

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

IN RE: **DENISSE LEBRON ORTIZ**  
SSN xxx-xx-3574

CASE NO: **20-00318-ESL**

Debtor(s)

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **01/28/2020**

First Meeting Date: **03/04/2020 at 1:00PM**

Days From Petition Date: **36**

341 Meeting Date: **03/04/2020 at 1:00PM**

910 Days Before Petition: **08/01/2017**

Confirmation Hearing Date: **04/01/2020 at 2:00PM**

Chapter 13 Plan Date: **01/28/2020** ☐ Amended

Plan Base: **\$9,000.00** Plan Docket # **3**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# **3435**

Date: **3/2/2020** Amount: **\$ 150.00**

\*APPEREANCES: ☐ Telephone ☐ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☐ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): \_\_\_\_\_

☐ Pro-se

☒ Creditor(s) Present ☐ None

FirstBank -- Romero

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO\***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$132.00** Outstanding (Through the Plan): **\$3,868.00**

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)  
Projected Disposable Income: \$ \_\_\_\_\_

☐ The Trustee cannot determine debtor's/s' commitment period at this time.

If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$0.00

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 11 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED ☐ HELD OPEN FOR \_\_\_\_ DAYS

§341 Meeting Rescheduled for: \_\_\_\_\_

Comments:

\*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]  
-No objections

\*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.

Plan fails to provide for secured debt with SBA.

/s/ Jose R. Carrion, Esq. Meeting Date: Mar 04, 2020  
Trustee

/s/ Alexandra Rodriguez, Esq., Presiding Officer